

HSA Central Employer Training

Agenda

- Introductions
- Why the move to HSA Central?
- Employer Conversion Timeline
- HSACentral.net
- Contributions
- Employer Portal Demo
- Consumer Portal Demo
- Consumer Conversion Timeline
- Resources

Why the move to HSA Central?

- Employer demand
 - Employer portal
 - Reporting
 - Contribution flexibility
- Consumer demand
 - Investment options
 - More functionality than a bank account
- Bank perspective
 - Better scalability
 - Expand HSA expertise and business

Employer enhancements

- Employee management – online lookup to answer employee questions and issues
- Eligibility management – enroll, update and change employment status
- Account funding – schedule and recurring contributions through the portal or via file process
- Reporting - Schedule and on-demand reporting to track contributions and monitor employee trends

Recruit talented employees with a competitive HSA program.

Implementing HSAs as an employee benefit is easy. We have a dedicated team to assist every step of the way.

GET STARTED TODAY

SCROLL ▾

Health Savings Accounts

HSA Central is here to make getting started with an HSA simple for you or your employees.



CONSUMER

Lorem ipsum dolor sit amet, consectetur.

LEARN MORE >



EMPLOYER

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LEARN MORE >



ELIGIBILITY

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LEARN MORE >



CALCULATORS

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LEARN MORE >

HSACentral.net

- Employers and consumer login
- Resource Center for all things HSA
 - Eligibility
 - Contribution limits
 - Calculators

Contributions – ACH/Payroll Vendor

HSA Central Employer Portal	ACH/Payroll Vendor
Automated scheduled report delivery and on-demand reporting available, including contribution reporting	No reporting available
No tracking account numbers	Tracking account number and get them from the employees or portal
Employee search and look-up capabilities	No access to track employee status
Submit file two days prior to payroll	Submit file one day prior to payroll

Contributions - Check

- Employer portal provides an easy way to manage contributions without writing checks
 - Speeds up contribution process for employer and employee
 - Reporting tools to track contributions throughout the year
- Submit contributions two days before effective date
 - Example: If payroll is on Friday and you want your employees to receive contributions on that day, you need to send the funds through the employer portal on Wednesday.
 - Funds taken from payroll account on Friday and applied to employee accounts on Friday.
- We have uploaded the account and routing numbers you provided to us for debiting contributions

Employer Portal Demo

- Overview
- Contributions
 - Notifications
- Enrollment
 - Employer link
 - Enrolling consumers through portal
- Employee Profile lookup
- Reporting
- Adding/updating portal users

Consumer Portal Demo

- Overview
- View balances and activity
- Contributions and distributions
- Tracking expenses
- Investments
- Updating profile

Enrollment

- Employer enrollment
 1. Add employee information and enroll them
 - Enter through portal (example: new employee)
 - File upload process (example: open enrollment)
 2. Employee needs to login and accept terms and conditions to activate account

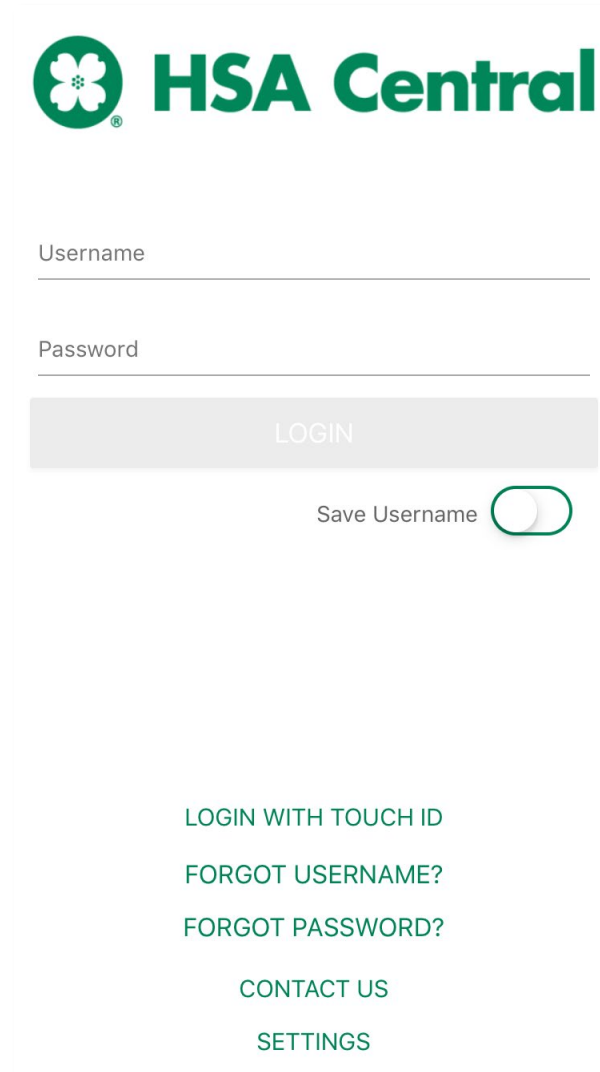
Benefit: You don't have to chase after employees to open accounts
- Employee enrollment
 1. Provide employer-specific enrollment link
 2. Employee self enrolls and accepts terms and conditions

Benefit: Employees gain experience with portal and self-service

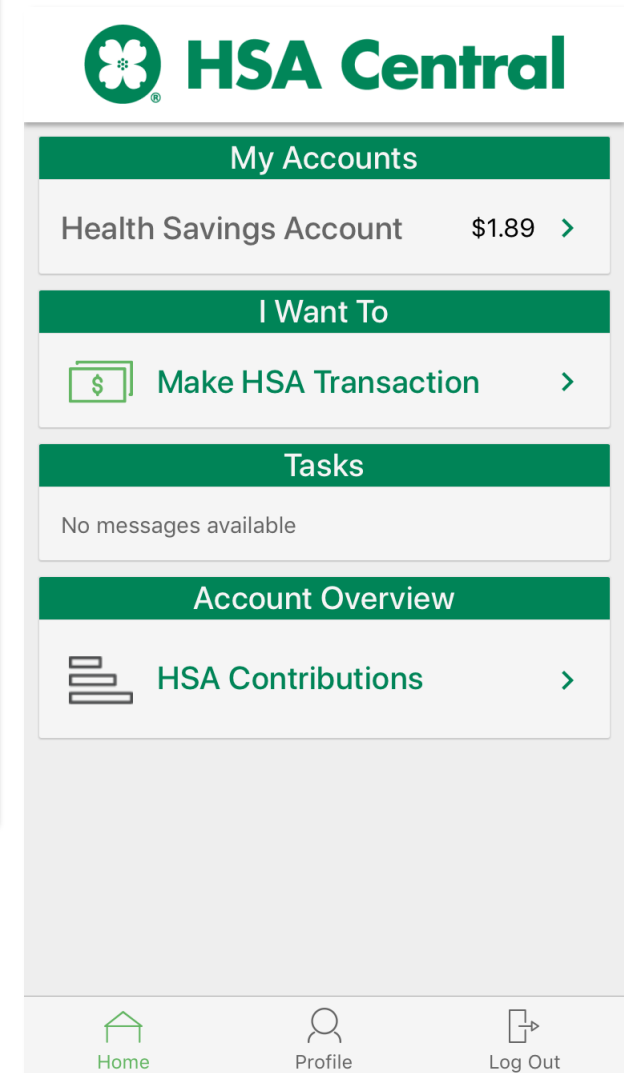
HSA Central Product

✓ 24/7 access to your HSA through an online portal and mobile app

✓ A dedicated HSA Central Mobile App with the ability to manage your account, access funds, update personal data, take photos of your receipts for tax purposes, scan items to determine eligibility, and more

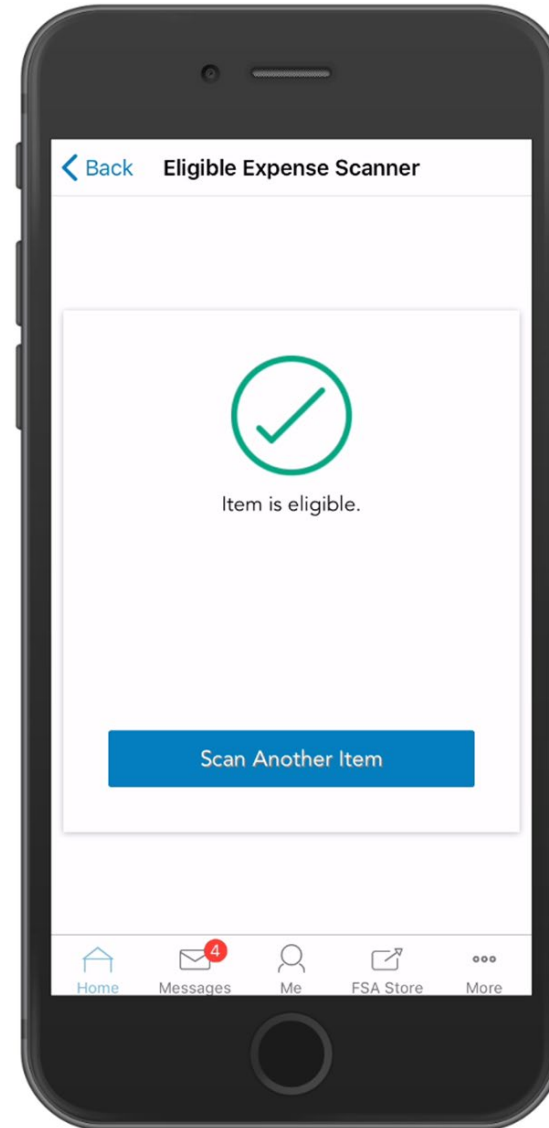
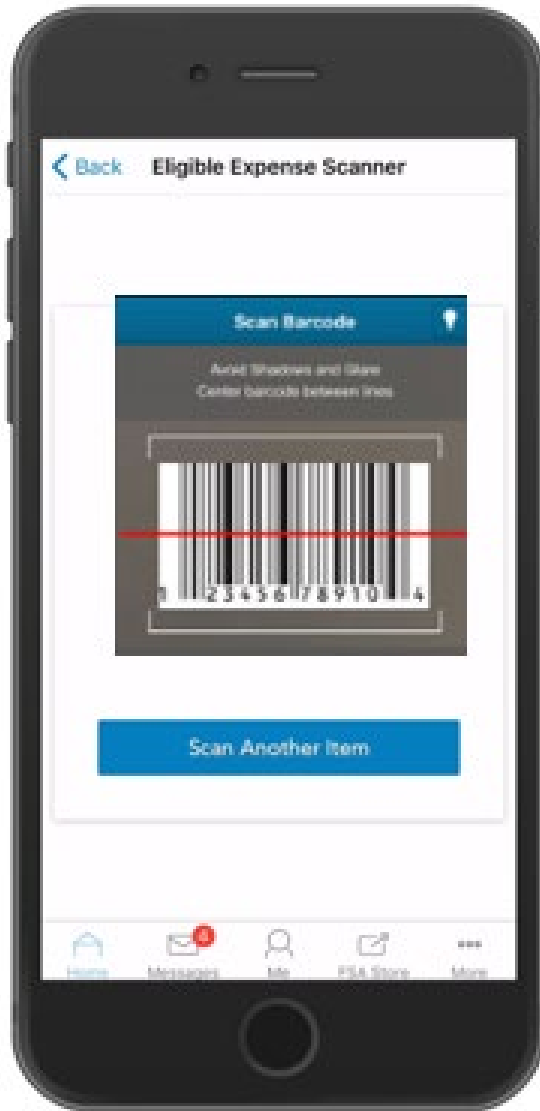


The image shows the HSA Central login interface. At the top is the HSA Central logo, which consists of a green flower icon followed by the text "HSA Central". Below the logo are two input fields: "Username" and "Password". A "LOGIN" button is positioned below the password field. To the right of the login button is a "Save Username" toggle switch, which is currently turned off. Below the login button are four links: "LOGIN WITH TOUCH ID", "FORGOT USERNAME?", "FORGOT PASSWORD?", and "CONTACT US". At the bottom of the screen is a "SETTINGS" link.



The image shows the HSA Central mobile app home screen. At the top is the HSA Central logo. Below the logo is a "My Accounts" section with a green header. Underneath, there is a "Health Savings Account" with a balance of "\$1.89" and a right-pointing arrow. Below that is an "I Want To" section with a green header, containing a "Make HSA Transaction" option with a dollar sign icon and a right-pointing arrow. The next section is "Tasks" with a green header, showing "No messages available". Below that is an "Account Overview" section with a green header, containing an "HSA Contributions" option with a right-pointing arrow. At the bottom of the screen is a navigation bar with three icons: "Home" (a house icon), "Profile" (a person icon), and "Log Out" (a right-pointing arrow icon).

HSA Central Mobile App



Eligible Expense Scanner

HSA Central Conversion Topics

UNDERSTANDING THE CHANGES

Current HSA account numbers and routing number will change

- Customers should update their employer and healthcare providers if applicable.

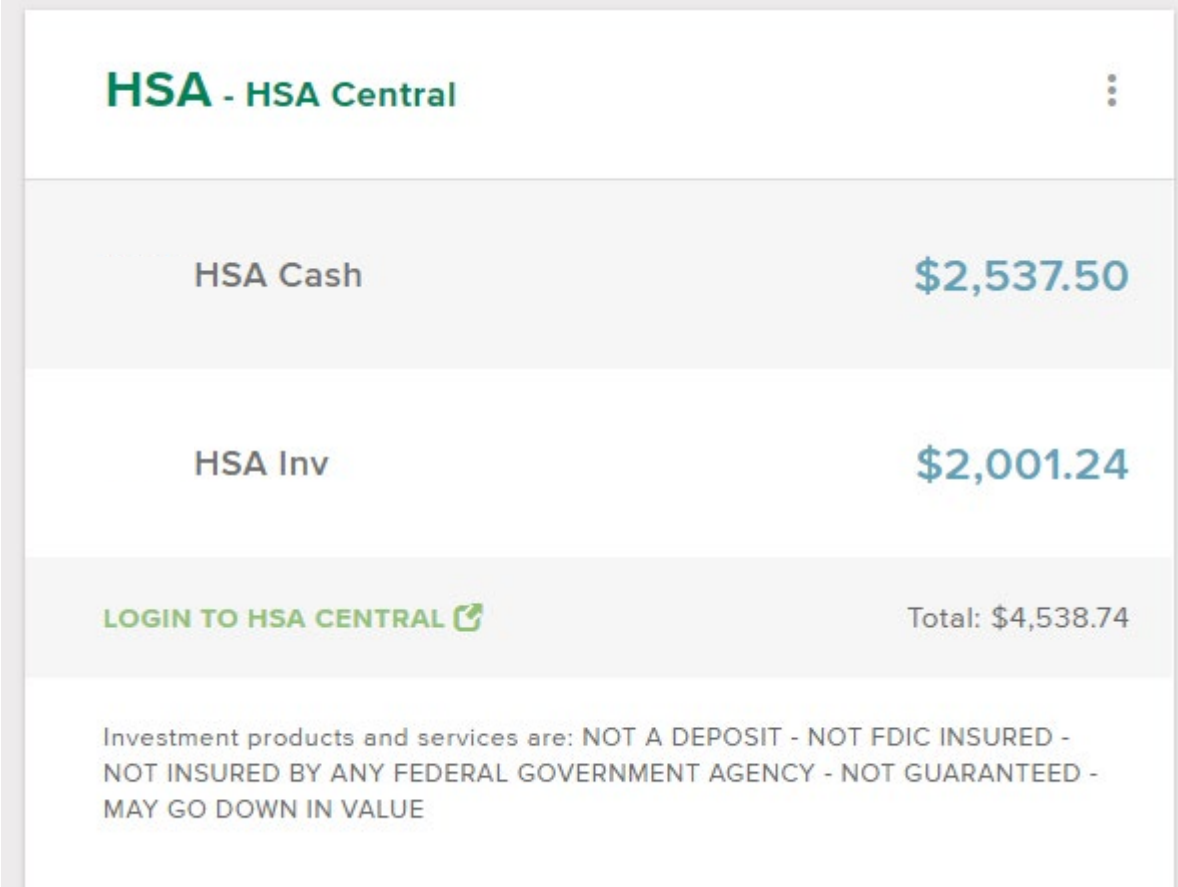
New HSA Debit Mastercard®

- Card number, expiration date, etc. will change.
- Card can be used for qualified medical expenses and at qualified healthcare merchants.
- Instant Issue Cards: Unavailable after 7/12
- Card Rushes unavailable with HSA Central. Alternative reimbursement methods are available.
- Card Daily Limits: \$5,000 Point of Sale & \$300 Cash
- Central Banccompany ATMs surcharge free
- Dependent Cards: Mailed in a separate envelope to the account holder's address



HSA & Online Banking (OLB) Post-Conversion

- HSA customers will still see their real-time HSA and HSA Investment balances
- HSA customers can click on the HSA in OLB to access the HSA Central portal
- Transfers can be made via HSA Central portal and will not be available in OLB
- HSA Statements for prior to July 22, 2019 will be available in OLB for 7 years



The screenshot shows the HSA Central account interface. At the top, it displays 'HSA - HSA Central' with a menu icon. Below this, there are two rows of account balances: 'HSA Cash' with a balance of \$2,537.50 and 'HSA Inv' with a balance of \$2,001.24. A 'LOGIN TO HSA CENTRAL' button with an external link icon is visible, along with a 'Total: \$4,538.74' label. At the bottom, a disclaimer states: 'Investment products and services are: NOT A DEPOSIT - NOT FDIC INSURED - NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY - NOT GUARANTEED - MAY GO DOWN IN VALUE'.

HSA - HSA Central	
HSA Cash	\$2,537.50
HSA Inv	\$2,001.24
LOGIN TO HSA CENTRAL	Total: \$4,538.74
Investment products and services are: NOT A DEPOSIT - NOT FDIC INSURED - NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY - NOT GUARANTEED - MAY GO DOWN IN VALUE	

Employer Conversion Communication

6/6	Email containing links to: <ul style="list-style-type: none">• Employer and Consumer Portal guides• Webinar recordings Information to be provided at a later date: <ul style="list-style-type: none">• Contact information for HSA Central• Login directions for HSACentral.net
7/1	HSACentral Employer Services Available
7/5	Employers receive new account/routing numbers and specific employer enrollment link from bank contacts
7/12 thru 7/21	Consumer Blackout Period - No new consumer setups (begins 7/12 @ 7:00pm CT)
7/22	HSACentral.net and employer portal go live

Consumer Conversion Communication

5/22	Welcome Letter Mails
5/29	Investment CDs Maturity- Notice of Redemption Letter Mails
5/29	myHSAInvestments Liquidation Letter Mails- Consumer can liquidate until 7/8
6/14	Investment CDs Maturity- Redemption Complete Letter Mails
6/17	HSA Central Booklet Mails (Agreement/Disclosures, Privacy Policy, Fee Schedule)
7/1	Card Related Info Letter Mails
7/8	HSA Central Card Package begins mailing
7/10	myHSAInvestments Liquidate if consumer hasn't
7/19	Current HSA Debit Card becomes Inactive at 3:00pm
7/21	HSA Central Debit Card can be activated and used
7/22	HSACentral.net and Consumer Portal goes live
7/26	HSA Central- Follow-up email to HSA Consumers & Employers
8/16	HSA Central- Follow-up email to HSA customers who haven't logged in

FOR INTERNAL USE ONLY – DATES ARE SUBJECT TO CHANGE



Fee Schedules included with Booklet

HSA Service Fee ¹
HSA Closure Fee
HSA Check Distribution Fee
Bill Pay
HSA Investment Service Fee ²
HSA Returned Item Fee
Printed HSA Account Summary Fee
Stop Payment Fee
Account Research/Balancing Fee (Hourly Rate)
Garnishment/Levies/Attachments Processing
Dependent Card Fee
Card Replacement Fee
ATM Withdrawal Out-of-Network ³

Card Replacement fee will not begin charging for first 30 days following conversion to allow for replacement card if not received during conversion.

¹Fee will be waived when the average daily balance of the monthly cycle exceeds \$3000

²Investment accounts are not FDIC insured and they are not bank guaranteed. Investment accounts are not a deposit account, or an obligation of HSA Central, and they may lose value. They are not guaranteed by any federal government agency.

³Fee charged for ATM withdrawals at ATMs not owned by Central Bancompany, Inc. ATM owner may also charge you their own surcharge if ATM is not owned by Central Bancompany Inc.

HSA Central Contacts

HSA Central Phone Customer Service

(Available Beginning 7/1/19 M-F 7am-7pm CT, excluding federal holidays)

- Consumer Support 1.833.232.4676
- Employer Support 1.833.232.4675

HSA Central Debit Mastercard® Activation

(Call to activate your new card and set your PIN)

- 1.866.898.9795

HSA Central IVR provides the following 24/7

- HSA Central debit card mail date
- HSA Central debit card status
- Report Lost/Stolen card
- Account & Investment balance
- Recent Transactions